

A Method for Prepayment of Mortgage Held at Below Market Interest Rate  
Inventor: Mikhail Bershteyn

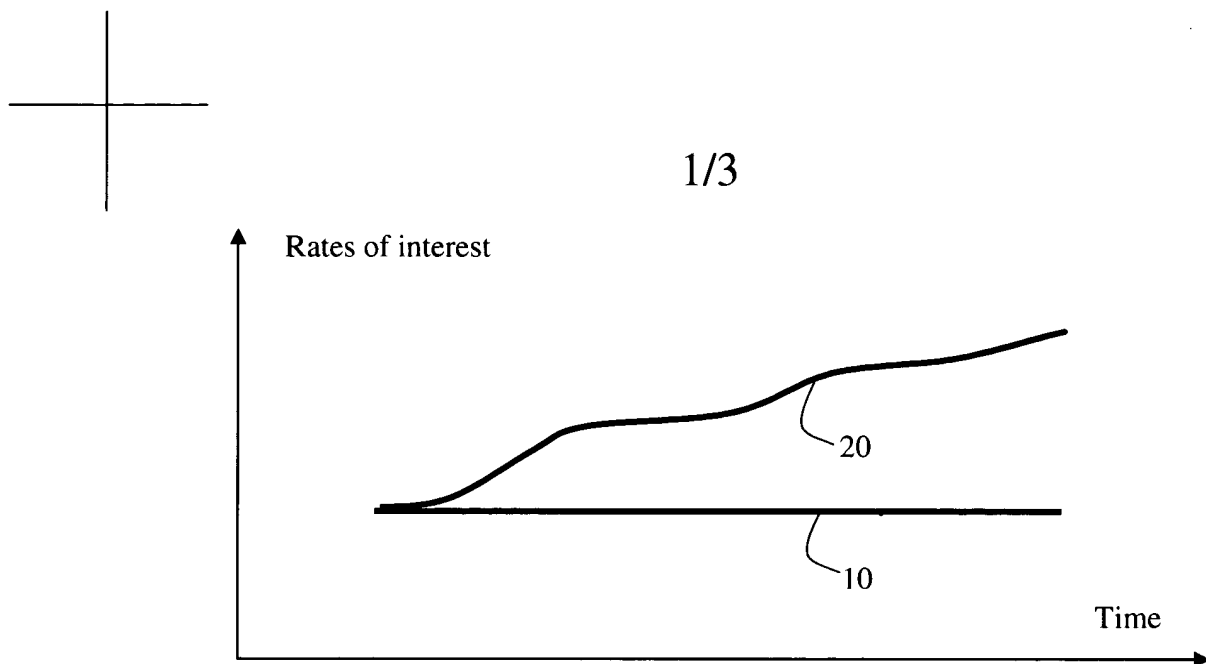


Figure 1

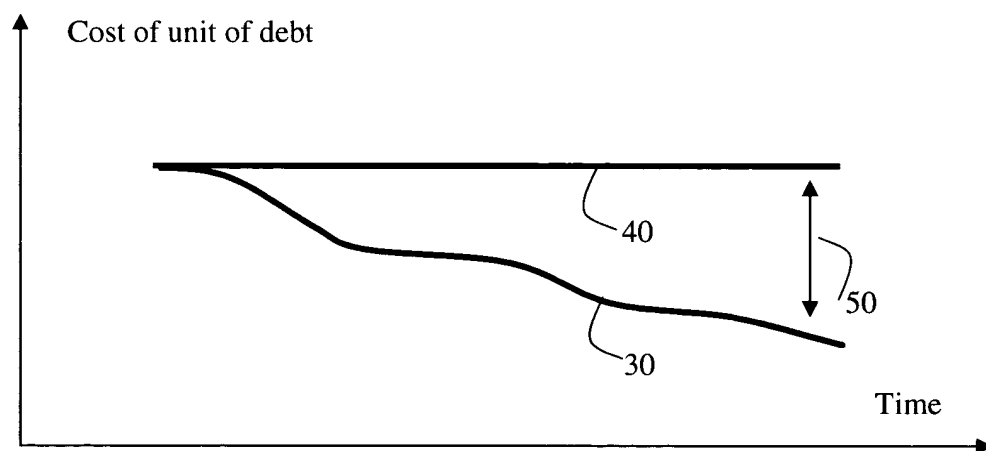


Figure 2

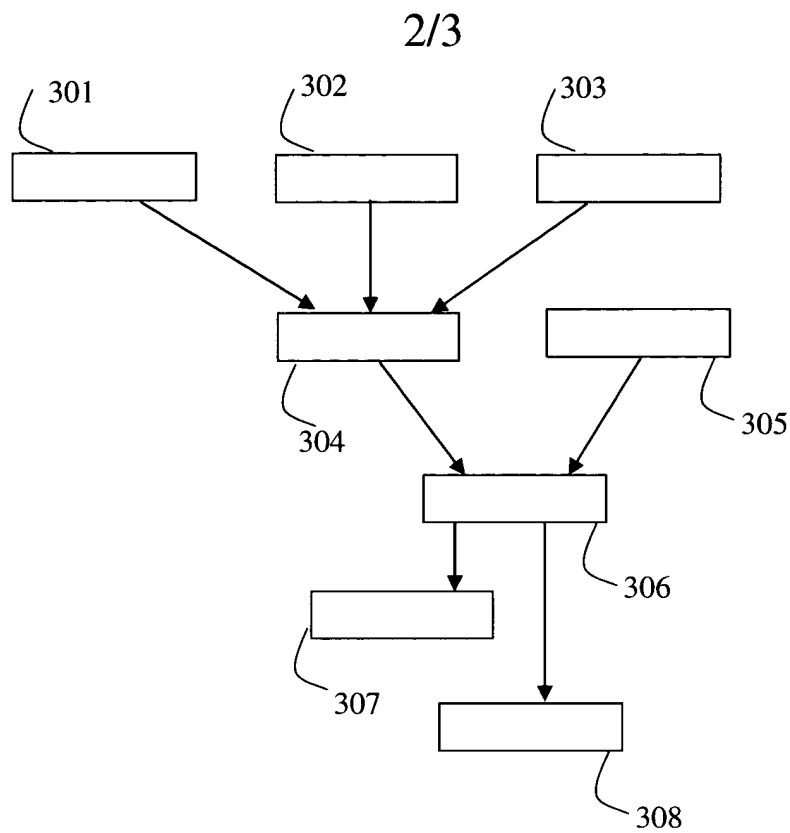


Figure 3

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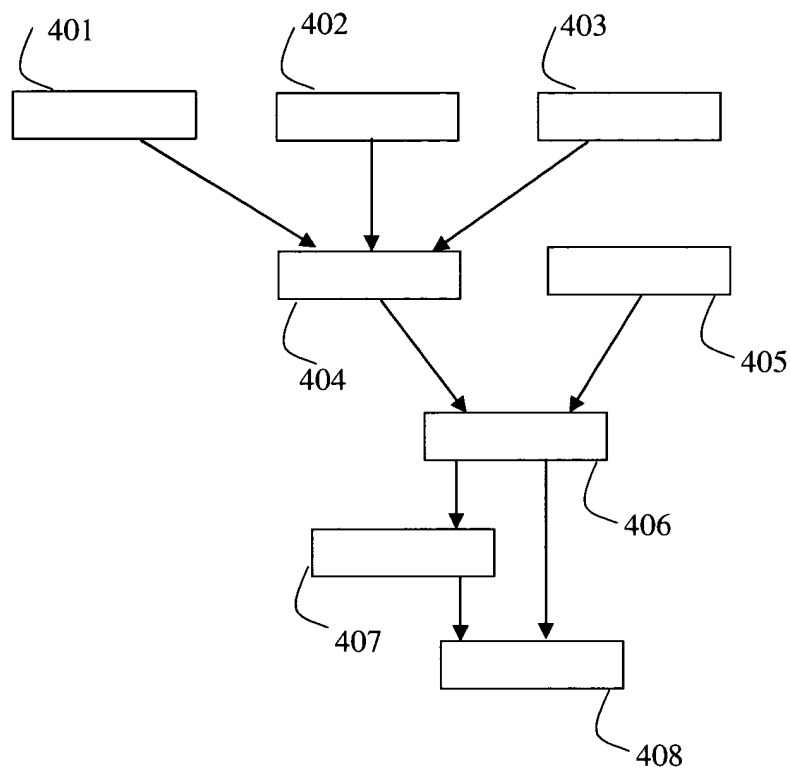


Figure 4